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Bank of Minden

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MAIN BANK
P.O. BOX 8
MINDENMINES, MO 64769
PHONE 417-842-3313
FAX 417-842-3514

LIBERAL BRANCH
P.O. BOX 8
LIBERAL, MO 64762
PHONE 417-843-6445
FAX 417-843-2969

Sept. 7, 2005

Federal Deposit Insurance Corp.
San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite #2300
San Francisco, Calif. 94105


Re; Walmart application for deposit insurance

Dear Mr. Carter,

I am president of a small town community bank in Missouri. We have one branch in another small community approximately ten miles away from here. We serve our communities well and we know most of our customers on a first name basis but I am very concerned about the possibility of trying to compete with a "Walmart Bank" that would have the ability to drive my banks out of business. I have watched Walmart go into communities and drive most of the small stores out of business as their company grows larger and larger. This is not good for small town America and not good for the United States. It represents an enormous concentration of wealth and power which I feel is a dangerous situation for our country.

I ask you not to allow a mixing of banking and commerce to Walmart or any other company for the good of our great nation.

Sincerely,



Barry Draper, President
Bank of Minden
609 Main Street
Mindenmines, Missouri 64769